

Information to identify the case:		
Debtor 1:	<u>Annette Smith</u>	Social Security number or ITIN: xxx-xx-8629
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:	<u>Walter Smith</u>	Social Security number or ITIN: xxx-xx-9759
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 13 5/22/18
Case number:	18-20301-CMG	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Annette Smith	Walter Smith
2. All other names used in the last 8 years		
3. Address	5 Vicky Court Hamilton, NJ 08610	5 Vicky Court Hamilton, NJ 08610
4. Debtor's attorney Name and address	Kevin C. Fayette Law Offices of Kevin Fayette, LLC 1675 Whitehorse Mercerville Road Suite 204 Hamilton, NJ 08619	Contact phone 609-584-0600
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 www.russotrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 5/23/18

For more information, see page 2

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Annette Smith
 Walter Smith
 Debtors

Case No. 18-20301-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309I

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 Total Noticed: 32

Date Rcvd: May 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2018.

db/jdb	+Annette Smith, Walter Smith, 5 Vicky Court, Hamilton, NJ 08610-6064
517544650	+Apothaker & Associates, 520 Fellowship Road C 306, PO Box 5496, Mount Laurel, NJ 08054-5496
517544652	+Capital Billing Service, 5042 Wilshire BLVD Suite 880, Los Angeles, CA 90036-4305
517544657	+Credit Union of New Jersey, PO BOX 37603, Philadelphia, PA 19101-0603
517544658	+Easypay/dvra, Attn: Bankruptcy, PO Box 2549, Carlsbad, CA 92018-2549
517544659	+Enterprise, PO Box 801988, Kansas City, MO 64180-1988
517544667	+Kenneth Dickson, Court Officer, PO Box 687, Forked River, NJ 08731-0687
517544668	+Louis A. Greenfield, Attorney, PO Box 17210, Golden, CO 80402-6020
517544670	+Publishers Clearing House, PO BOX 6344, Harlan, IA 51593-1844
517544672	+Rushmore Service Center, PO BOX 5507, Sioux Falls, SD 57117-5507
517544675	+Transnational Limited, LLC, 1162 St. Georges Avenue, Suite 279, Avenel, NJ 07001-1263

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: kfayette@kevinfayette.com May 24 2018 00:00:06 Kevin C. Fayette, Law Offices of Kevin Fayette, LLC, 1675 Whitehorse Mercerville Road, Suite 204, Hamilton, NJ 08619
tr	E-mail/Text: bnc@russotrustee.com May 24 2018 00:02:28 Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	E-mail/Text: usanj.njbankr@usdoj.gov May 24 2018 00:01:11 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 24 2018 00:01:08 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517544665	EDI: HNDA.COM May 24 2018 03:33:00 Honda Financial Services, Attn: Bankruptcy, PO Box 168088, Irving, TX 75016
517544664	EDI: HNDA.COM May 24 2018 03:33:00 Honda Financial Services, P.O. Box 7829, Philadelphia, PA 19101-7829
517544651	+EDI: BANKAMER.COM May 24 2018 03:33:00 Bank of America, PO Box 31785, Tampa, FL 33631-3785
517544656	E-mail/Text: bankruptcy@cunj.org May 24 2018 00:00:56 Credit Union of New Jersey, PO Box 7921, 1301 Parkway Avenue, Ewing, NJ 08628-3010
517544653	+E-mail/Text: bankruptcy@cavps.com May 24 2018 00:01:30 Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake, Suite 400, Valhalla, NY 10595-2322
517544654	+E-mail/Text: bankruptcy@certifiedcollection.com May 24 2018 00:00:56 Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750
517544655	+EDI: WFNBN.COM May 24 2018 03:33:00 Comenitybank/New York, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
517544661	+EDI: BLUESTEM May 24 2018 03:33:00 FingerHut, Bankruptcy Dept., 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
517544660	+EDI: BLUESTEM May 24 2018 03:33:00 FingerHut, PO Box 1250, Saint Cloud, MN 56395-1250
517544662	+EDI: AMINFOFP.COM May 24 2018 03:33:00 First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
517544663	+EDI: AMINFOFP.COM May 24 2018 03:33:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
517544666	EDI: JEFFERSONCAP.COM May 24 2018 03:33:00 Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303
517544669	+EDI: BLUESTEM May 24 2018 03:33:00 Metabnk/fhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
517544671	+E-mail/Text: Supportservices@receivablesperformance.com May 24 2018 00:02:04 RPM, 20816 44th Ave W, Lynnwood, WA 98036-7799
517544673	+EDI: RMSC.COM May 24 2018 03:33:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061
517544674	EDI: AISTMBL.COM May 24 2018 03:33:00 T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596
517544676	+EDI: VERIZONCOMB.COM May 24 2018 03:33:00 Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 21

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 309I

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Total Noticed: 32

Date Rcvd: May 23, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2018 at the address(es) listed below:
NONE.

TOTAL: 0